

REMARKS

Claim 59-67, and 78-83 are pending the application. Claims 59 and 83 have been amended. Claims 65-67 have been canceled herein without prejudice. No claims have been allowed.

Rejection under 35 U.S.C. § 112, first paragraph

Claims 64-65 were rejected under 35 U.S.C. § 112, first paragraph as failing to comply with the written description requirement. Claim 65 has been canceled herein without prejudice.

Applicants therefore traverse the rejection and respectfully direct the Examiner to the following sections of the specification as filed, where support for claim 64 is found. Figure 1 shows a client computer 114 coupled to a financial management system and also to multiple financial institutions via a network. Page 9, line 2-page 11, third paragraph further explain that the client computer allows a user to communicate via the network to access information. For example:

Client computer 136 is capable of accessing financial institution server 132 via a communication link 142 and accessing financial institution server 134 via a communication link 144. For example, the user of client computer 136 may retrieve account information or interest rate information from one or both of the financial institution servers 132, 134. Client computer 136 is also capable of interacting with financial management system 138 via a communication link 146. The user of client computer 136 may access financial management system 138, for example, to have the system analyze the user's financial accounts.

In addition, page 32, final paragraph, along with Figures 14-15, makes clear that information is displayed to the user in the well known manner including a web browser.

Because of the networked nature of the system and the fact that the client computer is well known to communicate by displaying received information, it is implicit that recommending or offering (by the financial management system which is coupled to the client computer through the network) would comprise displaying

information on the client computer.

In view of the foregoing, Applicants respectfully submit that the requirements of 35 U.S.C. § 112 are met. Applicants therefore respectfully request withdrawal of the rejections.

Rejection under 35 U.S.C. § 103

Claims 59-67, and 78-83 were rejected under 35 U.S.C. § 103(a), as being unpatentable over Grant et al. (U.S. Patent 4,694,397, hereinafter “Grant”). Claims 65-67 have been canceled. Applicants respectfully submit that the invention of claims 59-64, and 78-83 would not have been obvious to one of ordinary skill in the art in view of the cited references.

Grant discloses a specific interface (see elements 32 and 38 of Figure 1 for example) between a banking computer system and a brokerage computer system. Grant was published in 1987, before online banking became ubiquitous. The Abstract states:

Apparatus is provided for interfacing a banking system and a brokerage system having a number of brokerage offices. Clients having both a brokerage and a banking account transact both brokerage and banking activities from the brokerage office. Automatic transaction processing within and between the banking and brokerage systems is created in response to a client transaction activity originated at a brokerage office.
(Emphasis added)

Grant is confined to describing a specially designed system that allows a brokerage employee to conduct transactions on behalf of a customer that may involve a specially designated bank that cooperates by having installed a specially designed interface (interface 38). Column 3, line 59-column 4, line 5 and Figure 2 describe the operation of the Grant system. All transactions are conducted on the brokerage computer system 14 by “brokerage operations personnel or brokerage salesperson through a pre-established sign-on procedure...” Grant describes a system that would be considered relatively primitive in comparison with the claimed invention. In order for the brokerage and the bank to communicate and conduct transactions, the specific

interface 32 and 38 must first be in place. In order for a customer to take advantage of the brokerage/banking setup, the customer must be recognized beforehand as having “dual status”.

Briefly, the banking/brokerage interface system recognizes at the start of either a banking or brokerage activity initiated from a brokerage terminal 18, 18 [sic] whether a customer has a dual status. The status information is transmitted to the banking/brokerage interface portion designated generally at 32 from the brokerage system 12 via a data bus designated generally at 34. The interface 32 initiates a connection to and provides the appropriate supervisory signals for the data communications link designated generally at 36 to access the banking/brokerage interface designated generally at 38 at the banking system location. The interface 38 in turn communicates with the banking computer system via a data bus designated generally at 40 to complete the data information path between the banking system 22 and the brokerage system 12.

(Column 3, lines 16-31).

Further, Grant requires a cumbersome process to properly reconcile financial transactions involving the bank that are conducted from the brokerage. For example:

In general, brokerage systems do not maintain sufficient previous pricing information and historical data to properly reverse all actions taken to recalculate the available funds in the account. Therefore, it is necessary to manually retrieve [sic] the appropriate previous pricing information and historical data in order to calculate the available funds in the account.

(Column 5, lines 5-12).

Grant clearly fails to teach or suggest a method as claimed, including at least the underlined elements below:

A method comprising:
a processor-based financial management system receiving identification and access information for a plurality of financial accounts from an account holder, wherein the identification information is entered by the account holder in a client computer and transmitted to the financial management system via a publicly available communications network according to standard protocols accessible to any user of the publicly available network, wherein the financial

management system is coupled to each of the financial institutions via the publicly available network, and wherein identification and access information comprises account information, one or more online banking login names, and one or more passwords;

the financial management system identifying a first account balance associated with a first account of the plurality of financial accounts;

the financial management system further identifying a second account balance associated with a second account of the plurality of financial accounts, wherein the first account and the second account are associated with one or more of the plurality of financial institutions;

obtaining account information from the first and second accounts using the identification and access information provided by the account holder, wherein obtaining comprises the financial management automatically accessing each of the associated financial institutions separately via the publicly available network such that each financial institution is only participating automatically in the obtaining of account information available to it;

the financial management system comparing the first account balance to a particular value;

if the first account balance exceeds the particular value, the financial management system recommending a transfer of funds from the first account to the second account, wherein the first account and the second account have a common account holder, and wherein the recommendation to transfer funds identifies an amount to be transferred equal to the value by which the first account balance exceeds the particular value, wherein recommending comprises generating a report for the account holder;

if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account, wherein recommending comprises generating a report for the account holder that is viewable on a computer via the publicly available network; and

the financial management system automatically executing one or more financial transactions on behalf of the account holder, comprising transferring funds to implement the recommendation, wherein the one or more financial transactions involves one or more of the plurality of the financial institutions transacting with the financial management system and not transacting with each other.

(Amended claim 59, emphasis added)

Applicants respectfully submit that Grant does not teach or suggest at least the

underlined elements. For example, Grant does not teach or suggest identification and access information comprising account information, one or more online banking login names, and one or more passwords, the information being received from an account holder. Grant further fails to disclose obtaining account information from the first and second accounts using the identification and access information provided by the account holder, wherein obtaining comprises the financial management accessing each of the associated financial institutions separately via the publicly available network such that each financial institution is only participating automatically in the obtaining of account information available to it.

In the Examiner's Response to Arguments, Official notice is taken that accessing each of a plurality of institutions via a network is old and well known. The combination of Grant with the Official notice was said to make the claimed invention obvious. Although Applicants maintain that the claims as previously submitted are allowable over Grant, Applicants have further amended the claims to distinguish from the prior art.

Applicants respectfully submit that the dedicated interfaces and communication link of Grant would not allow for, or suggest, the claimed method of receiving login information from an account holder for accounts at different institutions and automatically accessing those different institutions automatically on behalf of the user using the login information. Grant requires the dedicated interfaces between a brokerage and a bank, and a particular pre-arranged protocol. Further any transactions must be manually performed by employees. In contrast, the invention of claim 59 includes automatically executing one or more financial transactions on behalf of the account holder, comprising transferring funds to implement the recommendation, wherein the one or more financial transactions involves one or more of the plurality of the financial institutions transacting with the financial management system and not transacting with each other.

At the time Grant was filed, there was no facility for a third party or intermediary financial management system to access multiple financial institutions on

behalf of an account holder using identification and access information received from the account holder. At that time there was also no facility for a financial management system to transact on behalf of an account holder where two financial institutions, each a party to the transaction, do not communicate with each other, but only with the financial management system. For these reasons, Applicants respectfully submit that the current ubiquity of public networks does not supply the deficiencies of Grant such that the present invention would have been obvious to one of ordinary skill. The combination of Grant with the Internet, for example, does not result in the claimed invention, as explained above. Therefore Applicants respectfully submit that the invention of claim 59 would not have been obvious in view of Grant and the Official notice. The dependent claims include further limitations on claim 59, and are therefore also allowable over the cited art. Claim 83 includes limitations similar to the ones distinguished from the prior art with reference to claim 59. Therefore Applicants submit that claims 59, 83, and dependent claims, which include further limitations, are allowable over the cited art.

CONCLUSION

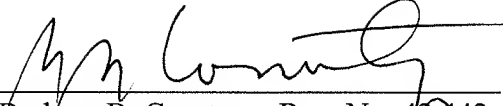
In view of the foregoing amendments and remarks, Applicants respectfully submit that claims 59-64, and 78-83 are in condition for allowance. The allowance of the claims is earnestly requested. The Examiner is respectfully invited to call the undersigned if there are any issues that remain to be resolved prior to allowance of the claims.

AUTHORIZATION TO CHARGE DEPOSIT ACCOUNT

Please charge deposit account 503616 for any fees due and not already paid herewith.

Respectfully submitted,
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